

**UNITED STATES DISTRICT COURT
DISTRICT OF MAINE**

**JANE C. FORRESTER WINNE, on behalf of
herself and all others similarly situated,**

Plaintiff,

v.

**NATIONAL COLLEGIATE STUDENT LOAN
TRUST 2005-1; NATIONAL COLLEGIATE
STUDENT LOAN TRUST 2005-3; U.S. BANK
NATIONAL ASSOCIATION; TRANSWORLD
SYSTEMS, INC.; ABRAHAMSEN
RATCHFORD, P.C.; VCG SECURITIES,
LLC; PNC BANK, N.A.; CHARTER ONE
BANK, N.A.; and TURNSTILE CAPITAL
MANAGEMENT,**

Defendants.

CASE NO: 1:16-CV-00229-JDL

**DECLARATION OF DAVID DUCLOS PURSUANT TO 28 U.S.C. § 1746
IN SUPPORT OF U.S. BANK NATIONAL ASSOCIATION'S REPLY TO
PLAINTIFF'S OPPOSITION TO MOTION TO DISMISS**

I, David Duclos, pursuant to 28 U.S.C. § 1746, hereby declare as follows:

1. I am a Vice President at U.S. Bank National Association ("U.S. Bank").
2. I make this declaration in support of U.S. Bank's Motion to Dismiss. I make the statements in this declaration based on my own personal knowledge.
3. Attached hereto as Exhibit 1 is a true and accurate copy of the March 1, 2009 Default Prevention and Collection Services Agreement ("NCO Agreement"), which is Exhibit II to the March 1, 2009 Special Servicing Agreement ("SSA"), entered into between First Marblehead Education Resources, Inc. ("FMER") and NCO Financial Systems, Inc., now known as Transworld Systems, Inc. ("TSI").

I declare under penalty of perjury that the foregoing is true and correct.

Executed on this 1st day of September 2016.

/s/ David Duclos

David Duclos

CERTIFICATE OF SERVICE

I hereby certify that on September 1, 2016 I electronically filed the foregoing document using the CM/ECF system which will send notification of such filing to counsel of record.

/s/ John J. Aromando

John J. Aromando

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Attorney for Defendant

U.S. Bank National Association